ParadigModern™

Stick-It-2™

Credit Card Debt

Complaint Guide

The Full Monty Pack

Make Them Prove It

Pay What Is Fair

Get It Reduced

Handle the Court

Clear Your Name

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Start here

If a letter from a credit card company or debt collector has frightened you, stop and breathe.

These letters are written to worry you. The facts are calmer.

A debt collector cannot come into your home, take your things or have you arrested, and you cannot go to prison for credit card debt.

This guide explains, in short and simple steps, what the letter means, which deadlines are real and what to do next. It puts you back in control, so you can deal with the debt calmly and in the way that is right for you.

This Full Monty Pack is the complete guide, from the first letter to a debt that is paid, settled, reduced or written off. It includes everything in the other two packs, with all 21 letters and worksheets, numbered T01 to T21, as Word files you can edit.

How it actually works

- A debt collector, or a company that has bought your debt, has **no special powers**. They can write, phone and ask. Nothing more.
- **Only a court can make you pay.** First they must send a Letter of Claim and give you 30 days to reply. Then they must issue a court claim, which you will be sent and can answer.
- Even after a county court judgment, a credit card debt can only be enforced through the **county court**, by court bailiffs, never by High Court enforcement officers.
- Falsely claiming official powers, or that you could face criminal proceedings for not paying, can be a criminal offence (Administration of Justice Act 1970, section 40).

Find your situation

Pick the line that fits, and follow the link.

If this is happening	Go to
Letters, texts or calls about missed payments	Where are you? Find your stage
A debt collector has come to my door	Panic situations: at my door
They threaten court, bailiffs or arrest	Panic situations: threats
The calls and texts will not stop	Panic situations: calls and texts
I am not sure the debt is mine, or the amount is right	Make them prove it
The debt is more than six years old	Is the debt statute barred?
I want to offer what I can afford	Pay what is fair
They are breaking the rules	When they break the rules
I have received a Letter of Claim	The Letter of Claim: your 30 days
They lent me far more than I could afford	Irresponsible lending refunds
I want to settle for less, or have it written off	Get the debt reduced or cleared
I have court papers or a county court judgment	If you are taken to court
My credit file is wrong	Your credit file
The card belonged to someone who has died	Someone else's debt
I am unwell, or my mental health is suffering	Panic situations: unwell

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